

Information to identify the case:

Debtor 1	Edward C Auwarter	Social Security number or ITIN	xxx-xx-2201
	First Name Middle Name Last Name	EIN	--
Debtor 2	Leslie A Auwarter	Social Security number or ITIN	xxx-xx-6231
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-24108-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward C Auwarter

Leslie A Auwarter

6/7/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward C Auwarter
 Leslie A Auwarter
 Debtors

Case No. 12-24108-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db/jdb +Edward C Auwarter, Leslie A Auwarter, 33 W Taunton Road, Berlin, NJ 08009-9702
 aty +Fein Such Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
 513098148 Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
 513098152 +Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
 513344200 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 513098159 State Of New Jersey, Dept Of Treasury-Div Of Taxation, PO Box 445,
 Trenton, NJ 08695-0445
 513098160 +Vengroff Williams, Inc., PO Box 4155, Sarasota, FL 34230-4155
 513098162 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
 513098163 +Wells Fargo DLR SVR fka Wachovia, Cbdru, PO Box 3117, Winston Salem, NC 27102-3117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2017 22:33:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 07 2017 22:33:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm +EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bank of America NA, 400 National Way,
 Department Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414
 514485925 E-mail/Text: bankruptcy@pepcoholdings.com Jun 07 2017 22:33:20 Atlantic City Electric,
 P.O. Box 17006, Wilmington, DE 19850-7006
 514579047 E-mail/Text: bankruptcy@pepcoholdings.com Jun 07 2017 22:33:21
 Atlantic City Electric Company, Pepco Holdings Inc, 5 Collins Drive, Suite 2133,
 Carneys Point NJ 08069-3600
 513098145 +EDI: BANKAMER.COM Jun 07 2017 22:13:00 BAC Home Lns LP/Contrywide, 450 American Street,
 Simi Valley, CA 93065-6285
 513378576 +EDI: BANKAMER.COM Jun 07 2017 22:13:00 BANK OF AMERICA, N.A., 400 National Way,
 Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414
 513098146 EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bank Of America, PO Box 15026,
 Willmington, DE 19850-5026
 513098147 EDI: HFC.COM Jun 07 2017 22:13:00 Boscov's, PO Box 17642, Baltimore, MD 21297-1642
 513198945 +EDI: BASSASSOC.COM Jun 07 2017 22:13:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
 513098149 +EDI: RMSC.COM Jun 07 2017 22:13:00 Care Credit GE Capiital, PO Box 960061,
 Orlando, FL 32896-0061
 513098150 +EDI: CITICORP.COM Jun 07 2017 22:13:00 Citibank Crdt Dispute Unit, PO Box 6497,
 Sioux Falls, SD 57117-6497
 513311491 EDI: RMSC.COM Jun 07 2017 22:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 513098151 +EDI: RMSC.COM Jun 07 2017 22:13:00 GE/JCPenney, PO Box 965007, Orlando, FL 32896-5007
 513098153 EDI: HFC.COM Jun 07 2017 22:13:00 HSBC Best Buy, Beneficial National Bank, PO Box 15518,
 Wilmington, DE 19850-5518
 513098154 +EDI: HFC.COM Jun 07 2017 22:13:00 HSBC RETAIL SERVICES, PO Box 978,
 Wood Dale, IL 60191-0978
 513098155 EDI: IRS.COM Jun 07 2017 22:13:00 Internal Revenue Service, Department Of The Treasury,
 PO Box 7346, Philadelphia, PA 19101-7346
 514123721 EDI: JEFFERSONCAP.COM Jun 07 2017 22:13:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 514123722 EDI: JEFFERSONCAP.COM Jun 07 2017 22:13:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 513098156 EDI: CBSKOHL'S.COM Jun 07 2017 22:13:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 513228091 E-mail/Text: camanagement@mtb.com Jun 07 2017 22:33:25 M & T Bank, 1100 Wehrle Drive,
 Williamsville, NY 14221
 513098157 E-mail/Text: camanagement@mtb.com Jun 07 2017 22:33:25 M&T Bank,
 Lending Services Customer Support, PO Box 900, Millsboro, DE 19966
 513860048 +EDI: AIS.COM Jun 07 2017 22:13:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
 513860047 EDI: AIS.COM Jun 07 2017 22:13:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 515985223 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 515985224 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 513379555 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,
 POB 41067, Norfolk VA 23541
 513286989 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
 POB 41067, Norfolk VA 23541
 513361484 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jun 07, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513145606 +E-mail/Text: chegyi@winslowtownship.com Jun 07 2017 22:33:41 Township of Winslow,
125 South Route 73, Braddock NJ 08037-9422
513347384 +EDI: VERIZONWIRE.COM Jun 07 2017 22:13:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397
513098161 +EDI: VERIZONCOMB.COM Jun 07 2017 22:13:00 Verizon Wireless - NY, 2000 Corporate Dr.,
Orangeburg, NY 10962-2624
513353162 E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 07 2017 22:34:41 WORLD'S FOREMOST BANK,
CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
513098164 +E-mail/Text: robin.steffan@wf-1.com Jun 07 2017 22:34:03 Western Equipment Finance,
503 Hwy 2 West, Devils Lake, ND 58301-2938
513098165 E-mail/Text: chegyi@winslowtownship.com Jun 07 2017 22:33:41 Winslow Township, Tax Office,
125 S. Route 73, Braddock, NJ 08037-9422
513850761 +EDI: BASSASSOC.COM Jun 07 2017 22:13:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513238063* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
513098158 ##+North Shore Agency Inc, 4000 East Fifth Avenue, Columbus, OH 43219-1811
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 7, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kimberly A. Wilson on behalf of Joint Debtor Leslie A Auwarter wilson.schroedinger@comcast.net
Kimberly A. Wilson on behalf of Debtor Edward C Auwarter wilson.schroedinger@comcast.net
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
TOTAL: 7